

Exhibit L

LA- PRINCIPAL AND INTEREST ADJ. txt
%%H002681GM 50019-0049LTR1LA - PRINCIPAL AND INTEREST ADJUSTMENT
SYSLTR1 PROD05/11/07 [REDACTED] 7173 04023 0
♀

00PFST519

05/11/07

TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number [REDACTED] 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

***IMPORTANT NOTICE REGARDING INTEREST RATE
AND/OR PAYMENT CHANGES***

The interest rate on your loan was scheduled to adjust on
06/01/07. The new principal and interest (P&I) amount will be
effective with the 07/01/07 payment.

Projected principal balance after 06/01/07 payment:
\$ 258866.51

Previous index value	0.00000%	New index value	5.36000%
Current interest rate	9.49000%	New interest rate	12.49000%
Current P&I pymt \$	2205.33	New P&I payment \$	2780.09
Margin	7.75000%	Escrow*	\$ 753.23
		Total pymt \$	3533.32

Rate Next Change Date 12/01/07
Principal and Interest Next Change 01/01/08

*Subject to change if analysis occurs after the date of this
letter.

Your new interest rate is calculated by adding the margin to the
new index value. The result of this addition is subject to
rounding and rate cap limitations according to the terms of your
loan documents.

An account statement will be sent under separate cover. If your
payments are made through our automatic payment program, your new
payment amount will be deducted on your scheduled draft date.

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LA- PRINCIPAL AND INTEREST ADJ. txt

05/11/07

Account Number [REDACTED] 7173

Page Two

IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO
YOU, GMAC Mortgage, LLC WILL CONTINUE WITH THE
DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT
ARE BEING ADJUSTED.

If you have any questions, please contact Customer Care at
800-766-4622.

Customer Care
Loan Servicing

4023

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